

Louisiana Property and Casualty
Insurance Commission
Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
www.ldi.state.la.us

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Accidents Waiting to Happen

Nearly 20 millllion American drivers, one in 10 , are “accidents waiting to happen” because they lack the basic knowledge of the rules of the road and highway safety according to a recent GMAC Insurance National Drivers Test Study. These 20 million drivers would flunk a state driver’s test if tested today.

The study revealed how each state ranked with Oregon drivers having the best score and Rhode Island drivers the lowest. Most citizens in Louisiana would agree that a study is not necessary to pin point the number of bad drivers in this state. It would come as no surprise to many that Louisiana ranked number 39th.

The lack of knowledge combined with unsafe practices are some of the common causes of automobile crashes. For example, speeding increases the likelihood of crashes and the severity of the crashes that do occur. The younger drivers, ages 18 to 24, are the most likely to speed, with 1 out of 10 drivers regularly exceeding the speed limit by 11 or more miles per hour.

Alcohol-impaired driving is still a major problem. Approximately a third of the fatally injured automobile drivers have had a BAC of 0.08 percent or above since 1997. Driving with a BAC of 0.08 percent or higher is illegal in every state. Twenty-nine percent of the drivers who drink said they would knowingly drive while over the limit “if they felt okay.” That percentage equals 57 million drivers.

Some of the other bad driving habits revealed from the study are:

- * 1 out of 5 drivers do not know that a pedestrian has the right of way at a marked or unmarked crosswalk.
- * 1 out of 3 drivers say they speed up to make a yellow light even when pedestrians are in the crosswalk.
- * 1 out of 4 drivers roll through a stop sign instead of coming to a complete stop.
- * 60 percent of the drivers say that they change lanes on a highway without using their blinker.
- * 17 percent of the drivers have driven without a rear view or driver’s side mirror.
- * And last, but not least, half of the drivers said they do not know how to merge into heavy traffic!

As a nation of drivers, more needs to be done to correct this dangerous driving behavior with safer driving habits, more knowledgeable drivers and consistent law enforcement.¹

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- ◆ *The Monthly Report* is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)

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- LA Property & Casualty Insurance Commission Staff**

Molly Quirk Kirby, Director
Terrell Moss, Research Analyst
Rana Johnson, Staff Support
- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

Speeders: Beware

According to a survey released this week by the Governors Highway Safety Association (GHSA) in Washington, D.C., authorities nationwide tend to allow for a 10 mile-per-hour cushion before giving citations for exceeding the posted speed limit. This practice is a potential safety hazard says the report by the GHSA. The GHSA represents the highway safety programs of all the states and provides leadership in the development of national policy to ensure highway safety.

Drivers in 42 states are allowed to regularly exceed the speed limit before they are stopped. Colonel Jim Champagne, Executive Director/Governor’s Highway Safety Representative, Louisiana Highway Safety Commission, is Chair of the Governors Highway Safety Association. “Speeding must be given the same level of attention that has been given to occupant protection and impaired driving,” said Colonel Champagne.

Speeding is cited as a major factor in nearly one-third of the motor vehicle crashes in the United States and is estimated to cost \$40 billion each year.

Of the 50 jurisdictions responding to the survey, almost all (48) collect speeding-related crash data, primarily from crash reports that are maintained in a state database.

Some of the data reported from Louisiana and the surrounding states are as follows:

Louisiana: collects speeding-related crash data and speeding-related citation data. There were 155,718 speeding citations issued by the state police in 2003, compared to 179,445 in 2001. Louisiana has no state funds committed to speed reduction, but 38 percent of the Selective Traffic Enforcement Program funds (STEP, a federal program) are used for speeding-related activities. Louisiana’s state highway safety office felt the motoring public believes that the police give a 10 mph cushion in enforcing the posted speed limit.

Arkansas: collects crash data related to speeding, using the “driving too fast for conditions” data element. The state does not maintain a speeding-related citation database. The state police issued 80,333 citations for speeding in 2002, and 73,703 citations in 2003. Arkansas also uses speeding-related enforcement as part of STEP. Arkansas’ state highway safety office felt the motoring public believes police give a 10 mph cushion in enforcing the posted speed limit.

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Texas: collects speeding-related crash data using “speeding over limit and speed unsafe” data elements. The state also collects data about aggressive driving (cell phone use and road rage). Texas reported 41,924 speeding-related fatal and injury crashes in 2001. Data for 2002 and 2003 are not finalized. Texas includes speeding as a component in STEP activities. Texas’ state highway safety office felt the motoring public believes police typically give a 5 mph cushion in enforcing the posted speed limit.

Mississippi: collects speeding-related crash data such as “driving too fast for conditions” and exceeding posted limits. The state also collects speeding-related citation data as well as data associated with aggressive driving. The state police issued 197,434 speeding citations in 2003, as compared to 283,706 in 2001. Approximately \$200,000 annually has been allocated to the state police for overtime funding and special details to combat speeding. In 2004, Mississippi enacted a law that doubled fines for speeding in work zones. Mississippi’s state highway safety office felt the motoring public believes police give a 5-9 mph cushion in enforcing the posted speed limit.

Alabama: collects speeding-related crash data from the state’s motor vehicle crash report forms. This includes: over speed limit, under minimum speed and improper driving environment. The state also collects speeding-related citation data. The speeding citations issued by the state patrol were 105,368 in 2003; 95,417 in 2002; and 105,792 in 2001. Alabama includes speeding as an element of their STEP efforts. Alabama’s state highway safety office felt the motoring public believes police give a 10 mph cushion in enforcing the posted speed limit.

Florida: collects speeding-related crash data using the “exceeded safe speed limit” and “exceeded posted limit” data elements. Florida has an aggressive driving statute, but currently does not collect aggressive driving data other than a check box on the citation form. The highway patrol issued a total of 326,086 speeding citations in 2001; 388,762 in 2002; and 396,252 in 2003. Florida reported a significant decline in the number of speeding and aggressive driving related fatalities and injuries in the past two years. Florida’s state highway safety office felt most Florida residents believe police give a 10 mph cushion in enforcing the posted speed limit and issue a ticket at 15 mph over the limit. The exceptions are school and work zones. Also, school buses are not permitted to exceed 55 mph at any time.¹

All the data collected from the states will be used by GHSA to make recommendations for the states to consider regarding highway safety, with an emphasis on speeding.

June is National Safety Month

This year’s theme is: “Safety: where we work and play.”

Source 1: GHSA Survey of the States-Speeding

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